

# Exhibit 3

**Settlement Statement**  
Transactions without Sellers

U.S. Department of Housing  
and Urban Development

OMB Approval No. 2502-0491

**Name & Address of Borrower:**

FLORA GASKIN  
3408 22ND STREET, NORTHPORT, AL 35476-3743

**Name & Address of Lender:**

COMMUNITY BANK OF NORTHERN VIRGINIA  
11000 Broken Land Pkwy. 3rd Floor  
Columbia, MD 21044

**Property Location: (If different from address)**

3408 22ND STREET  
NORTHPORT, AL 35476-3743

**Settlement Agent:**

PARAMOUNT TITLE

**Place of Settlement:**

1534 14TH STREET NW, WASHINGTON, DC 20009

**Loan Number:**

ESKP25838

**Settlement Date:**

August 8, 2001

**Disbursement Date:**

August 14, 2001

L. SETTLEMENT CHARGES				M. DISBURSEMENT TO OTHERS	
800	Items Payable in Connection with Loan			1501. AMEX	
801.	Loan origination fee to COMMUNITY BANK OF NORTHERN VIRGINIA		3,129.00		11,064.00
802.	Loan discount to			1502. MBNA AMERICA	
803.	Appraisal fee to NATIONWIDE APPRAISALS (POC/BORR \$240.00)				3,770.00
804.	Credit report to			1503. LOWES/MCCBG	
805.	Application Fee CBNV to COMMUNITY BANK OF NORTHERN VIRG		275.00		773.00
806.	Mortgage insurance application fee to			1504. AMERICAN GENERAL FINAN	
807.					593.00
808.				1505. LERNERS	
809.					214.00
810.	Underwriting Fee CBNV to COMMUNITY BANK OF NORTHERN VIRGINIA		295.00	1506. PARISIAN	
811.	Lender/Document Review Fee Community Bank of Northern Virginia to CO		150.00		293.00
900.	Items Required by Lender to be Paid In Advance			1507.	
901.				1508.	
902.	Mortgage insurance premium for months to			1509.	
903.				1510.	
904.				1511.	
1000.	Reserves Deposited with Lender			1512.	
1001.	Hazard insurance	mos. @ \$	per mo.	1513.	
1002.	Mortgage insurance	mos. @ \$	per mo.	1514.	
1003.	City property taxes	mos. @ \$	per mo.	1515.	
1004.	Cnty. property taxes	mos. @ \$	per mo.		
1005.	Annual assessments	mos. @ \$	per mo.		
1006.		mos. @ \$	per mo.		
1007.		mos. @ \$	per mo.		
1008.		mos. @ \$	per mo.		
1099.					
1100.	Title Charges			1520 TOTAL DISBURSED	16,707.00
1101.	Settlement or closing fee to PARAMOUNT TITLE		50.00	(Enter on line 1603)	
1102.	Abstract or title search to PARAMOUNT TITLE		260.00		
1103.	Title examination to PARAMOUNT TITLE		675.00		
1104.	Title insurance binder to				
1105.	Document preparation to PARAMOUNT TITLE		175.00		
1106.	Notary fees to				
1107.	Attorneys' fees to (includes above item numbers )				
1108.	Title insurance to (includes above item numbers )				
1109.	Lender's coverage \$				
1110.	Owners Coverage \$				
1111.					
1112.					
1113.					
1200.	Government Recording and Transfer Charges				
1201.	Recording Fees to CLERK OF THE COURT		58.00		
1202.	MORTGAGE TAX to CLERK OF THE COURT		45.00		
1203.					
1204.					
1205.					
1300.	Additional Settlement Charges				
1301.	Survey to				
1302.	Pest inspection to				
1303.					
1304.					
1305.					
1306.					
1307.					
1400	Total Settlement Charges (enter on line 1602)				
			5,112.00		

Borrower(s) Signature(s)

x *Flora Gaskin*  
FLORA GASKIN

X